

## AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method for clearing an automobile contract, comprising:

determining at least one parameter for an automobile contract associated with a sale or lease of an automobile ~~financing to be~~ provided by a first party to a second party regarding ~~an~~ the automobile in advance of the sale or lease of the automobile;

auctioning said contract such that first party sells said contract in advance of the sale or lease of the automobile; and

notifying at least one party of a winning bid for said contract.

2. (Original) The method of claim 1, wherein said determining at least one parameter for a contract includes at least one of the following:

establishing a default set of contract parameters; and

receiving data indicative of said at least one parameter.

3. (Original) The method of claim 1, wherein said determining at least one parameter for a contract includes at least one of the following:

receiving said at least one parameter from a dealer;

receiving said at least one parameter from a potential lessee of said automobile;  
receiving said at least one parameter from an actual lessee of said automobile;

receiving said at least one parameter from a potential purchaser of said automobile; and

receiving said at least one parameter from an actual purchaser of said automobile.

4. (Original) The method of claim 1, wherein said determining at least one parameter for a contract includes at least one of the following:

determining a condition of said automobile; and

determining information regarding said automobile.

5. (Original) The method of claim 1, wherein said determining at least one parameter for a contract includes at least one of the following:

determining an equity position in said automobile by a purchaser of said automobile.

6. (Original) The method of claim 1, wherein said determining at least one parameter for a contract includes at least one of the following:

determining a payment stream associated with said financing.

7. (Original) The method of claim 1, wherein said auctioning said contract includes:

providing a notification of said at least one parameter to a conductor of an auction for said contract; and

receiving information regarding a winning bid for said contract from said conductor of said auction for said contract.

8. (Original) The method of claim 1, wherein said auctioning said contract includes at least one of the following:

applying at least one filter imposed by a lender; and

applying at least one filter imposed by a dealer.

9. (Original) The method of claim 1, wherein said auctioning said contract includes at least one of the following:

receiving information regarding at least one filter imposed by a lender; and  
receiving information regarding at least one filter imposed by a dealer.

10. (Original) The method of claim 1, wherein said auctioning said contract includes:

notifying a plurality of lenders regarding said contract and said at least one parameter; and

receiving at least one bid from at least one of said plurality of lenders.

11. (Original) The method of claim 10, wherein said auctioning said contract includes:

identifying a winning bid from said at least one bid received from said at least one of said plurality of lenders.

12. (Original) The method of claim 1, wherein said auctioning said contract includes at least one of the following:

notifying a dealer regarding said lender's winning an auction for said contract  
notifying a lender regarding said lender's winning an auction for said contract;

notifying a lessee of said automobile regarding a lender for said contract; and  
notifying a purchaser of said automobile regarding a lender for said contract.

13. (Original) The method of claim 1, wherein said auctioning said contract includes receiving at least one bid for said contract.

14. (Original) The method of claim 1, wherein said notifying at least one party of a winning bid for said contract includes at least one of the following:

notifying a dealer selling said automobile regarding a lender for said contract;  
notifying a lender regarding said lender's winning an auction for said contract; and

notifying a purchaser of said automobile regarding a lender for said contract.

15. (Original) The method of claim 1, further comprising at least one of the following:

receiving data indicative of a dealer filter; and

receiving data indicative of a lender filter.

16. (Original) The method of claim 1, further comprising at least one of the following:

sending data indicative of a dealer filter; and

sending data indicative of a lender filter.

17. (Original) The method of claim 1, wherein said auctioning said contract includes providing information to a conductor of an auction for said contract.

18. (Original) The method of claim 17, wherein said information includes said at least one parameter.

19. (Original) The method of claim 1, wherein said determining at least one parameter for a contract includes determining at least one parameter for a first contract for sale of a first automobile and at least one parameter for a second contract for sale of a second automobile.

20. (Original) The method of claim 19, wherein said auctioning said contract includes auctioning a pool that includes said first contract and said second contract.

21. (Original) The method of claim 20, wherein said notifying at least one party of a winning bid for said contract includes notifying said at least one party of a winning bid for said pool.

22. (Original) The method of claim 1, wherein said at least one contract parameter includes information regarding said automobile.

23. (Original) The method of claim 1, further comprising:

determining a minimum required amount for purchase of said contract.

24. (Original) The method of claim 23, further comprising:

receiving a bid from a lender for said contract in excess of said minimum required amount for said contract and crediting at least some of said excess for use by said lender for purchase of a second contract for purchase of an automobile.

25. (Original) The method of claim 24, further comprising:

determining a minimum required amount for purchase of said second contract;  
and

receiving a bid from said lender for said second contract that is less than said minimum required amount for said second contract and applying at least some of said excess to said bid from said lender for said second contract.

26. (Original) The method of claim 1, further comprising: selling said contract in accordance with said winning bid.

27. (Original) The method of claim 1, further comprising: receiving payment for said contract in accordance with said winning bid.

28. (Original) The method of claim 1, wherein said first party is selling said automobile to said second party.

29. (Original) The method of claim 1, wherein said contract is executed between said first party and said second party.

30. (Currently Amended) A method for clearing an automobile contract, comprising:

receiving data from a party, said data being indicative of at least one parameter associated with an automobile contract associated with a sale or a lease of the automobile, in advance of the sale or lease of the automobile;

auctioning said automobile contract in advance of the sale or lease of the automobile; and

notifying said party of a winning bid for said automobile contract.

31. (Original) The method of claim 30, wherein said party is a dealer.

32. (Original) The method of claim 30, wherein said automobile contract regards financing for an automobile.

33. (Original) The method of claim 30, wherein said automobile contract involves a lease of an automobile.

34. (Original) The method of claim 30, further comprising:

notifying a lender associated with said winning bid that said lender has won an auction for said automobile contract.

35. (Original) The method of claim 30, further comprising:

notifying a plurality of lenders regarding an auction for said automobile contract.

36. (Original) The method of claim 35, wherein said winning bid is received from one of said plurality of lenders.

37. (Original) The method of claim 30, wherein said auctioning said automobile contract includes at least one of the following:

applying a dealer filter; and

applying a lender filter.

38. (Original) The method of claim 30, wherein said receiving data from a party, said data being indicative of at least one parameter for an automobile contract for an automobile includes receiving said data from said party wherein said data is indicative of at least one parameter for a first automobile contract for a first automobile and at least one parameter for a second automobile contract associated with a second automobile.

39. (Original) The method of claim 38, wherein said auctioning said automobile contract includes auctioning a pool that includes said first automobile contract and said second automobile contract.



40. (Original) The method of claim 39, wherein said notifying said party of a winning bid for said automobile contract includes notifying said party of a winning bid for said pool.

41. (Original) The method of claim 30, wherein said at least one contract parameter includes information regarding an automobile associated with said automobile contract.

42. (Original) The method of claim 30, further comprising:

determining a minimum required amount for purchase of said automobile contract; and

receiving a bid from a lender for said automobile contract in excess of said minimum required amount for said automobile contract and crediting at least some of said excess for use by said lender for purchase of a second automobile contract.

43. (Original) The method of claim 42, further comprising:

determining a minimum required amount for purchase of said second automobile contract; and

receiving a bid from said lender for said second automobile contract that is less than said minimum required amount for said second automobile contract and applying at least some of said excess to said bid from said lender for said second automobile contract.

44. (Currently Amended) A method for clearing an automobile contract, comprising:

determining at least one parameter for at least one automobile contract associated with a sale or a lease of the automobile, in advance of the sale or lease of the automobile;

applying at least one dealer filter;

providing a notification to at least one lender regarding an opportunity to bid on said at least one automobile contract in advance of the sale or lease of the automobile, wherein said notification includes data indicative of said at least one parameter for said at least one automobile contract;

receiving a bid from said at least one lender regarding said at least one automobile contract; and

determining a winning bid for said at least one automobile contract.

45. (Original) The method of claim 44, wherein said at least one parameter includes at least one of the following:

information regarding quality of an automobile associated with said automobile contract; and

information regarding a purchaser's equity position in an automobile associated with said automobile contract.

46. (Original) The method of claim 44, further comprising:

determining a minimum required amount for purchase of said automobile contract; and

determining an excess over said minimum required amount provided by said winning bid and crediting a lender associated with said winning bid at least some of said excess for use with a bid provided by said lender for a second automobile contract.

47. (Original) The method of claim 44, wherein said at least one parameter includes information regarding an automobile associated with said automobile contract.

48. (Original) The method of claim 44, wherein said providing a notification to at least one lender regarding an opportunity to bid on said at least one automobile contract includes displaying information regarding said automobile contract on a Web site and allowing said lender to access said information.

49. (Original) The method of claim 44, wherein said automobile contract provides financing for an automobile.

50. (Original) The method of claim 44, wherein said automobile contract involves a lease of an automobile.

51. (Currently Amended) A method for selling an automobile contract, comprising:

receiving at least one parameter for at least one automobile contract associated with a sale or a lease of the at least one automobile, in advance of the sale or lease of the at least one automobile;

applying at least one lender filter;

providing a notification to at least one lender regarding an opportunity to bid on said at least one automobile contract in advance of the sale or lease of the at least one automobile, wherein said notification includes data indicative of said at least one parameter;

receiving a bid from said at least one lender regarding said at least one automobile contract;

determining a winning bid for said at least one automobile contract; and

notifying at least one party regarding said winning bid.

52. (Original) The method of claim 51, wherein said at least one parameter includes at least one of the following:

information regarding quality of an automobile associated with said automobile contract; and

information regarding a purchaser's equity position in an automobile associated with said automobile contract.

53. (Original) The method of claim 51, further comprising:

determining a minimum required amount for purchase of said automobile contract; and

determining an excess over said minimum required amount provided by said winning bid and crediting a lender associated with said winning bid at least some of said excess for use with a bid provided by said lender for a second automobile contract.

54. (Original) The method of claim 51, wherein said at least one parameter includes information regarding an automobile associated with said automobile contract.

55. (Original) The method of claim 51, wherein said providing a notification to at least one lender regarding an opportunity to bid on said at least one automobile contract includes displaying information regarding said contract on a Web site and allowing said lender to access said information.

56. (Currently Amended) A system for facilitating clearance of automobile contracts, comprising:

a memory;

a communication port; and

a processor connected to said memory and said communication port, said processor being operative to:

determine at least one parameter for an automobile contract associated with a sale or a lease of an automobile, contract in advance of the sale or lease of an automobile;

auction said automobile contract in advance of the sale or lease of the automobile; and

notify at least one party of a winning bid for said automobile contract.

57. (Original) The system of claim 56, wherein said processor is further operative to:

determine a minimum required amount for purchase of said automobile contract;  
and

determine an excess over said minimum required amount provided by said winning bid and crediting a lender associated with said winning bid at least some of said excess for use with a bid provided by said lender for a second automobile contract.

58. (Currently Amended) A computer program product in a computer readable medium for facilitating clearance of automobile contracts, comprising:

~~first~~ instructions for identifying at least one parameter for an automobile contract associated with a sale or a lease of an automobile, in advance of the sale or lease of the automobile;

~~second~~ instructions for placing said automobile contract for auction in advance of the sale or lease of the automobile; and

~~third~~ instructions for providing a notification to at least one party of a winning bid for said automobile contract.

59. (Currently Amended) The computer program product of claim 58, further comprising:

fourth instructions for filtering lenders that can bid on said automobile contract.

60. (Currently Amended) The computer program product of claim 58, further comprising:

~~fourth~~ instructions for identifying a minimum required amount for purchase of said automobile contract; and

~~fifth~~ instructions for identifying an excess over said minimum required amount provided by said winning bid and crediting a lender associated with said winning bid at least some of said excess for use with a bid provided by said lender for a second automobile contract.